

EXHIBIT 7

Metropolitan Life Insurance Company
P. O. Box 5164
Southfield, MI 48086-5164
1-866-DELPHI4 (335-7444)
1-888-688-2860 TTY

MetLife

June 3, 2009

James Sumpter
21169 Westbay Circle
Noblesville, IN 46062

**RE: Total & Permanent Disability Benefits, a payout of your Basic Life Insurance
Group: 14000- Salaried**

Dear Mr. Sumpter:

We have completed our review of your application for Total and Permanent Disability Benefits under the Delphi Life and Disability Program. For the reasons outlined below, your request is being denied.

During your period of disability, you were covered under the Delphi Life and Disability Benefits Program. The Life and Disability Benefits Program is provided by Delphi Corporation under the provisions of a self-funded Employee Welfare Benefit Plan as described in the Employee Retirement Income Security Act (ERISA). MetLife is the claims administrator of the Delphi Life and Disability Benefits Program.

As you know, the Delphi Life and Disability Benefits Program provides in part that a salaried employee may be eligible for a payout of his/her Basic Life Insurance benefits if:

- 1) The employee last worked between January 1, 1974 and December 31, 1993, and
- 2) The employee had less than 10 Years of Participation at the time he/she became totally and permanently disabled, and
- 3) The employee became totally and permanently disabled prior to the end of the month of his/her 70th birthday, and
- 4) The employee exhausted his/her Extended Disability Benefits, and
- 5) The employee provided satisfactory written proof of such disability.

Our review of your application for Total and Permanent Disability Benefits finds that you do not meet the above criteria because you last worked on December 7, 2000, which date is after December 31, 1993. In addition, you have not exhausted your Extended Disability Benefits. Therefore, in view of the information above, you are not eligible for a payout of your Basic Life Insurance benefit.

You may appeal this decision by sending a written request to Metropolitan Life, P. O. Box 5164, Southfield, Michigan, 48037-5164, within 180 days of the date you receive this letter. Please include in your appeal letter the reason(s) you believe your claim was improperly denied, and submit any additional comments, documents, records or other information relating to your claim

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that you deem appropriate for us to give your appeal consideration. Upon request, MetLife will provide you with a copy of the documents, records, or other information we have that are relevant to your claim. The Program provisions are generally outlined in the Summary Plan Description, *Your Delphi Benefits* which has been provided to you by your employer.

If you choose to appeal, MetLife will evaluate all the information and advise you of our determination of your appeal within 45 days after we receive your written request for appeal. If there are special circumstances requiring additional time to complete our review, we may take up to an additional 45 days, but only after notifying you of the special circumstances in writing. In the event your appeal is denied in whole or in part, upon completion of the minimum appeal process you will have the right to bring a civil action under Section 502(a) of the Employee Retirement Income Security Act of 1974, or you may follow the voluntary appeal process defined under the Delphi Life and Disability Benefits Program.

If you have any questions or need further assistance, please contact our office by calling the toll-free number listed above Monday through Friday from 7:30 A.M. to 4:30 P.M. Eastern Standard Time, or by visiting our website.

Sincerely,

Southfield Life Waiver Unit (T&P)
Integrated Disability Activity

Revised 6/07

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